Case 15-00761 Doc 1 Filed 01/12/15 Entered 01/12/15 12:16:37 Desc Main Document Page 1 of 9

BI (Official Form 1) (04/13)							
United States Bankruptcy Court					VOLUNTARY PETITION		
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years			All Other Names used by the Joint Debtor in the last 8 years				
(include married, maiden, and trade names):			(include married, maiden, and trade names):				
None							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D.	. (ITIN)/C	Complete EIN	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN				
(if more than one, state all): 6295			(if more than one, state all):				
Street Address of Debtor (No. and Street, City, and State 4904 N. Magle Ave.	e):		Street Address of Joint Debtor (No. and Street, City, and State):				
Chicago, IL							
L	ZI	P CODE 60630	ZIP CODE				
County of Residence or of the Principal Place of Busine	ss: Co	ok	County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street addr		······································	Mailing Ad	dress of .	Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if diffe		P CODE	<u> </u>	· · · · · · · · · · · · · · · · · · ·	ZIP CODE		
Location of Thirdipar Assets of Business Debiot (if diffe	iem nom	i street address above):			ZIP CODE		
Type of Debtor		Nature of 1	Business		Chapter of Bankruptcy Code Under Which		
(Form of Organization) (Check one box.)	(Check one box.)			the Petition is Filed (Check one box.)		
Individual (includes Joint Debtors)	[Health Care Busi Single Asset Real			Chapter 7 Chapter 15 Petition for		
See Exhibit D on page 2 of this form.		Single Asset Real		ined in	Chapter 9 Recognition of a Foreign Chapter 11 Main Proceeding Chapter 12 Chapter 15 Petition for Chapter 13 Recognition of a Foreign		
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, ch		Railroad Stockbroker			Chapter 12 Chapter 15 Petition for		
	eck	Commodity Brok	ег		Chapter 13 Recognition of a Foreign Nonmain Proceeding		
this box and state type of entity below.)	[Railroad Stockbroker Commodity Brok Clearing Bank Other					
Chapter 15 Debtors		Tax-Exem		***************************************	Nature of Debts		
Country of debtor's center of main interests: (Check box, i			applicable.)		(Check one box.) Debts are primarily consumer Debts are		
	[Debtor is a tax-ex			debts, defined in 11 U.S.C. primarily		
Each country in which a foreign proceeding by, regardin against debtor is pending:	under title 26 of th Code (the Internal			§ 101(8) as "incurred by an business debts. individual primarily for a			
					personal, family, or		
Filing Fee (Check one box	.)				household purpose." Chapter 11 Debtors		
Full Filing Fee attached.	•		Check one box:				
			Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (applicable to signed application for the court's consideration cer	individua	ils only). Must attach	, , , , , , , , , , , , , , , , , , , ,				
unable to pay fee except in installments. Rule 1000			Debto.	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to			
Filing Fee waiver requested (applicable to chapter	7 indiv i du	pals only). Must	insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment				
attach signed application for the court's considerati	on. See (Official Form 3B.		on 4/01/16 and every three years thereafter).			
			Check all applicable boxes: A plan is being filed with this petition.				
			Acceptances of the plan were solicited prepetition from one or more classes				
Statistical/Administrative Information			of cred	litors, in a	will be no funds available for Court use only Court use only		
Debtor estimates that funds will be available f	or distrib	ution to unconvered area	:****		NOON STANCOURT USE ONLY		
Debtor estimates that, after any exempt proper	ty is excl	luded and administrative	itors. e expenses pa	id, there v	will be no funds available for		
distribution to unsecured creditors. Estimated Number of Creditors					STRICT OF THE ST		
]				OF CYCL		
	,000- ,000	•		25,001- 50,000	50,001- 5 Over 2016		
Estimated Assets	,,,,,	10,000 23	,	~~,~~	100,000 5 100,000		
]						
\$0 to \$50,001 to \$100,001 to \$500,001 \$	1,000,001 5 \$10	1 \$10,000,001 \$5	0,000,001	\$100,000.	,001 \$500,000,001 More than		
million n	illion			to \$500 million	to \$1 billion \$1 billion		
Estimated Liabilities							
\$0 to \$50,001 to \$100,001 to \$500,001 \$.1 1,000,001	□ □ □ 1 \$10,000,001 \$50		□ \$100,000,	,001 \$500,000,001 More than		
	\$10 nillion		\$100 t	to \$500 million	to \$1 billion \$1 billion		
manon 11				BURRE			

Case 15-00761 Doc 1 Filed 01/12/15 Entered 01/12/15 12:16:37 Desc Main Document Page 2 of 9

B1 (Official Form			Page 2	
Voluntary Petit (This page must	ition t be completed and filed in every case.)	Name of Debtor(s): Thomas J	Toseph Nava	
	All Prior Bankruptcy Cases Filed Within Last 8	8 Years (If more than two, attach additional shee	et.)	
Location Where Filed:		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
WREET FIREG.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Aft	ffiliate of this Debtor (If more than one, attach	additional sheet.)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10Q) with the Si of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.) a is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
			(Date)	
	$\bf Exhib$ own or have possession of any property that poses or is alleged to pose a Exhibit C is attached and made a part of this petition.		blic health or safety?	
Exhibit D, of this is a joint po	Exhib d by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this petition: a lso completed and signed by the joint debtor, is attached and made a p	ist complete and attach a separate Exhibit D.) s petition.		
	Information Regarding			
	(Check any appl Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	Certification by a Debtor Who Resides (Check all applic		***************************************	
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fo	llowing.)	
		(Name of landlord that obtained judgment)	THE STATE OF THE S	
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30-c	lay period after the filing	
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

Case 15-00761 Doc 1 Filed 01/12/15 Entered 01/12/15 12:16:37 Desc Main Document Page 3 of 9

B1 (Official Form 1) (04/13) Page 3 Voluntary Petition Name of Debtor(s): homas Nava (This page must be completed and filed in every case.)) ose Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X Signature of Debtor (Signature of Foreign Representative) Х Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the The debtor requests the relief in accordance with the chapter of title 11, United States Signature Code, specified in this petition. Date Signature of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or Printed Name of Authorized Individual partner whose Social-Security number is provided above. Title of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Date individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Inre Nava Thomas Joseph	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Case 15-00761 Doc 1 Filed 01/12/15 Entered 01/12/15 12:16:37 Desc Main Document Page 5 of 9

В	1D (Off	icial Forn	1, Ex	(h. D)	(12/09)	- Cont

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: <u>Homan</u> J. Naro

Date: <u>1-9-15</u>

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Desc Main Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 15-00761 Doc 1 Filed 01/12/15 Entered 01/12/15 12:16:37 Desc Main Document Page 8 of 9

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

In re <u>Nava</u> , Thomas Joseph Debtor	Case No.
Debtor	Chapter
	ICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
	ney] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
+ -=	ion of the Debtor ad read the attached notice, as required by § 342(b) of the Bankruptcy
Nava Thomas Joseph Printed Name(s) of Debtor(s)	X Homas J. Mara 1-9-15 Signature of Debtor Date
Case No. (if known)	X

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Nava, Thomas Joseph)	
Debtor (s)))))	Case No. Chapter 7

List of Creditors

Barclays Bank belaware PO Box 8801 Wilmington, DE 19899- 8801	U.S. Bank (Credit card - 5067) (Reserve Line of credit - 7456) 800 Nicollet Mall, Minneapolis, MN 55402